

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LORETA G GARRETT

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Case No.: 08-22078

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/22/2008.
- 2) This case was confirmed on 10/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/30/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/04/2012.
- 6) Number of months from filing to the last payment: 40
- 7) Number of months case was pending: 44
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,210.00
- 10) Amount of unsecured claims discharged without payment \$ 54,277.62
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 10,250.00
Less amount refunded to debtor	\$ 281.81
NET RECEIPTS	\$ 9,968.19

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,491.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 611.07
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,102.57**

Attorney fees paid and disclosed by debtor **\$ 8.50**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COUNTRYWIDE HOME LOAN	SECURED	32,958.00	33,013.29	.00	.00	.00
GREENPOINT MORTGAGE	SECURED	37,642.32	39,199.32	.00	.00	.00
GREENPOINT MORTGAGE	UNSECURED	2,440.00	NA	NA	.00	.00
AMERICAN EXPRESS BANK	UNSECURED	5,348.00	5,348.18	5,348.18	534.82	.00
AMERICAN EXPRESS BANK	UNSECURED	4,230.00	4,687.97	4,687.97	468.80	.00
HSBC BANK N.A.	UNSECURED	68.00	NA	NA	.00	.00
BAKER MILLER MARKOFF	UNSECURED	7,915.50	NA	NA	.00	.00
MIDLAND FUNDING	UNSECURED	6,182.00	6,182.81	6,182.81	618.28	.00
ECAST SETTLEMENT CORP	UNSECURED	2,298.00	2,345.69	2,345.69	234.57	.00
EAST BAY FUNDING	UNSECURED	1,008.00	1,008.46	1,008.46	100.85	.00
ECAST SETTLEMENT CORP	UNSECURED	2,139.00	2,139.33	2,139.33	213.93	.00
CITIBANK N.A.	UNSECURED	5,444.00	NA	NA	.00	.00
CITIBANK USA	UNSECURED	907.00	NA	NA	.00	.00
DISCOVER FINANCIAL SERVICES	UNSECURED	7,301.00	7,301.50	7,301.50	730.15	.00
FDS BANK/MACYS	UNSECURED	774.00	773.50	773.50	77.35	.00
MACYS RETAIL HOLDING	UNSECURED	380.00	379.96	379.96	38.00	.00
ECAST SETTLEMENT CORP	UNSECURED	665.00	665.32	665.32	66.53	.00
INTERNAL REVENUE SERVICE	UNSECURED	3,701.05	3,567.45	3,567.45	356.75	.00
CHASE BANK	UNSECURED	424.00	424.49	424.49	42.45	.00
PEOPLES GAS LIGHT & POWER	UNSECURED	295.00	282.61	282.61	28.26	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	4,739.00	4,745.85	4,745.85	474.59	.00
PRA RECEIVABLES MANAGEMENT	UNSECURED	603.00	603.08	603.08	60.31	.00
ECAST SETTLEMENT CORP	UNSECURED	888.00	888.54	888.54	88.85	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EAST BAY FUNDING	UNSECURED	318.00	325.41	325.41	32.54	.00
NISSAN MOTOR ACCEPTA	SECURED	NA	5,780.06	.00	.00	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	713.48	713.48	713.48	.00
GREENPOINT MORTGAGE	SECURED	NA	710.11	985.11	985.11	.00
GREEN POINT MORTGAGE	OTHER	NA	NA	NA	.00	.00
BAC HOME LOANS SERVI	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,698.59	1,698.59	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	1,698.59	1,698.59	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	41,670.15	4,167.03	.00

Disbursements:

Expenses of Administration	\$ 4,102.57	
Disbursements to Creditors	\$ 5,865.62	
TOTAL DISBURSEMENTS:		\$ 9,968.19

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.